

In re:

Joann E. Sausman

Debtor

Case No. 16-10260-elf

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 2

Date Rcvd: May 07, 2021

Form ID: 3180W

Total Noticed: 8

The following symbols are used throughout this certificate:

**Symbol****Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2021:****Recip ID****Recipient Name and Address**db  
13686801  
14599003

- + Joann E. Sausman, 821 Ridley Creek Drive, Media, PA 19063-5029
- + Nova Anesthesia Professionals, c/o Hamilton Law Group, PO Box 90301, Allentown, PA 18109-0301
- U.S. Bank Trust National Association, not in its i, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

smg

Email/Text: megan.harper@phila.gov

May 08 2021 02:18:00

City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595

smg

EDI: PENNDEPTREV

May 08 2021 03:13:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

Email/Text: RVSVCBICNOTICE1@state.pa.us

May 08 2021 02:17:00

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

smg

+ Email/Text: usapae.bankruptcynotices@usdoj.gov

May 08 2021 02:17:00

U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

13674021

EDI: DISCOVER.COM

May 08 2021 03:13:00

Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

13707572

EDI: Q3G.COM

May 08 2021 03:13:00

Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 6

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

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Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

**Name** **Email Address**

ANDREW L. SPIVACK

on behalf of Creditor LSF9 Master Participation Trust andrew.spivack@brockandscott.com wbecf@brockandscott.com

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor LSF9 Master Participation Trust cwohlrab@raslg.com

JEROME B. BLANK

on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com

KEVIN M. BUTTERY

on behalf of Creditor LSF9 Master Participation Trust cdigianantonio@rascrane.com

LAUREN MOYER

on behalf of Creditor LSF9 Master Participation Trust ecfmail@ecf.courtdrive.com

MARIO J. HANYON

on behalf of Creditor LSF9 Master Participation Trust wbecf@brockandscott.com wbecf@brockandscott.com

PAUL WILLIAM CRESSMAN

on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com

REBECCA ANN SOLARZ

on behalf of Creditor FAY SERVICING LLC bkgroup@kmllawgroup.com

ROBERT H. HOLBER

on behalf of Debtor Joann E. Sausman rholber@holber.com

SARAH ELISABETH BARNGROVER

on behalf of Creditor LSF9 Master Participation Trust amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 13

**Information to identify the case:**

Debtor 1	Joann E. Sausman	Social Security number or ITIN xxx-xx-9678
	First Name    Middle Name    Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 16-10260-elf		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Joann E. Sausman  
aka Jo Anne E. Sausman

5/6/21

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**